



<b>Form PTO-1449 Modified</b>  <b>List of Patents and Publications Cited by Applicant (Use several sheets if necessary)</b>  <b>U.S. Department of Commerce Patent and Trademark Office</b>		<b>Docket No.</b> P24256-B USA	<b>Application No.</b> 09/923,161
		<b>Applicant(s)</b> N. FRATTALONE	
		<b>Filing Date</b> 8/6/2001	<b>Group Art Unit</b> N/A
<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)</b>			
JG	AA	"Unlimited Advantage <sup>SM</sup> ", Merrill Lynch Secondary Mortgage Lender brochure, Merrill Lynch Credit Corporation (2001)(2 pp.)	
	AB		
	AC		
	AD		
	AE		
	AF		
	AG		
	AH		
	AI		
	AJ		
	AK		
	AL		
<b>Examiner</b> /Jocelyn Greimel/		<b>Date Considered</b> 09/14/2006	

**EXPRESS MAIL LABEL** **EL7291855D9**  
**US**  
**INFORMATION DISCLOSURE CITATION**  
*(Use several sheets if necessary)*

Docket Number (Optional)  
**P24256-B USA**

Application Number  
**N/A**

Applicant(s)  
**N. Frattalone**

Filing Date  
**Herewith**

Group Art Unit  
**N/A**

11050 U.S. P.T.O.  
**09/923161**  
**07/06/01**

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
JG	AA	4,346,442	08/24/1982	Musmanno	<del>364</del> 705	<del>400</del> 36	07/29/1980
	AB	4,376,978	03/15/1983	Musmanno	<del>364</del> 705	<del>400</del> 36	10/22/1980
	AC	4,597,046	06/24/1986	Musmanno et al.	<del>364</del> 705	<del>400</del> 36	09/30/1982
	AD	4,774,663	09/27/1988	Musmanno et al.	<del>364</del> 705	<del>400</del> 36	11/21/1983
	AE	4,876,648	10/24/1989	Lloyd	<del>364</del> 705	<del>400</del> 38	01/12/1988
	AF	4,953,085	08/28/1990	Atkins	<del>364</del> 705	<del>400</del> 36	04/15/1987
	AG	5,644,726	07/01/1997	Oppenheimer	<del>395</del> 705	<del>230</del> 38	03/19/1990
	AH	5,689,649	11/18/1997	Altman et al.	<del>395</del> 705	<del>230</del> 36	03/01/1991
	AI	5,812,987	09/22/1998	Luskin et al.	705	36	03/13/1995
	AJ	5,884,285	03/16/1999	Atkins	705	36	01/16/1992
	AK	5,911,136	06/08/1999	Atkins	705	36	03/26/1997

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

**OTHER DOCUMENTS** *(Including Author, Title, Date, Pertinent Pages, Etc.)*


EXAMINER *E. Collette* Jocelyn Greimel/

DATE CONSIDERED 09/14/2006

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**INFORMATION DISCLOSURE CITATION**  
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ATTY DOCKET NO.  
P24256-B USA

SERIAL NO.  
N/A

APPLICANT(S)  
N. Frattalone

FILING DATE  
Herewith

GROUP  
N/A

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
JG	AL	5,950,175	09/07/1999	Austin	705	35	10/14/1994
	AM	6,018,722	01/25/2000	Ray et al	705	36	06/19/1997
	AN	6,021,397	02/01/2000	Jones et al.	705	36	12/02/1997
	AO	6,055,517	04/25/2000	Friend et al.	705	36	01/30/1998
	AP	6,070,151	05/30/2000	Frankel	705	35	11/29/1995
	AQ	6,122,623	09/19/2000	Garman	705	36	07/02/1998

**FOREIGN PATENT DOCUMENTS**

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

JG			"Securities-Based Financing," Merrill Lynch Business Center, 3 pp. excerpted from <a href="http://www.businesscenter.ml.com">http://www.businesscenter.ml.com</a>					

EXAMINER

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DATE CONSIDERED 09/14/2006

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.